

Building a stronger economy together

ACOA's mandate

The Atlantic Canada Opportunities Agency (ACOA) is a federal government economic development organization mandated to work with businesses, business organizations, provincial governments and other federal departments to help create more and better employment opportunities in Atlantic Canada.

Our business service strategy

Because new employment is the direct result of business growth, particularly among small- and medium-sized enterprises, ACOA seeks to provide Atlantic Canadians with the advice, encouragement, access to capital and information and technology they need to start and expand their own businesses.

A commitment to sustainable development

At ACOA we believe that a healthy environment is essential to the development of a strong, growing and sustainable economy. We are committed to protecting the environment of this region by setting an example in the environmental management of ACOA's own operations, by promoting sustainable businesses in the Atlantic region, and by advancing the environmental industry sector in Atlantic Canada.

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<http://www.acoa-apec.gc.ca>

Disponible en français

Printed in Canada
Imprimé au Canada

To order this brochure,
please request:
ISBN: 0-662-29817-9
Catalogue No. C89-4/27-2001E



Printed on recycled paper

CA 1
AC
-Z009



The image shows the front cover of a booklet titled "The Business Development Program". The title is in large, bold, white serif font. Below the title, the words "BUSINESS ASSISTANCE" are written in a smaller, white, sans-serif font. The background of the cover is dark blue. At the top right, there is a small white box containing handwritten text: "CA 1", "AC", and "-Z009". The bottom right corner of the cover features the word "Canada" in a large, white, sans-serif font.



Atlantic Canada
Opportunities
Agency

Agence de
promotion économique
du Canada atlantique

Canada

The Business Development Program

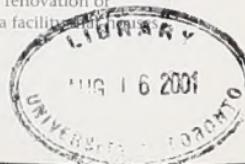
The ACOA Business Development Program (BDP) is designed to assist with the financing of your project. Focusing on small- and medium-sized enterprises (SMEs), the program offers access to capital in the form of interest-free, unsecured loans and provisionally repayable loans.

We can accommodate a combination of business activities, including:

- Business start-up, expansion or modernization
- Developing business ideas, innovation, research and development
- Public tender bid preparation activities
- Training, productivity or quality improvements and development of environmental management system
- Trade development and marketing
- Consultant advice

Funding is also available to non-profit organizations for activities which support SMEs including:

- Training, skills development, planning, business counselling and advice
- Research and development, testing, technical or innovation services
- Business networking and market development
- Construction, renovation or expansion of a facility using these services



What qualifies for BDP financing?

By assisting eligible business activities, the Business Development Program helps create permanent jobs in many sectors of the Atlantic economy including: information technology and knowledge-based business, research and development, manufacturing and processing, tourism, aquaculture, and industries that provide services to business.

Overall, your project should meet the following criteria:

- Provide economic benefit to an area or a community
- Demonstrate need for ACOA's financial assistance
- Viability



How much assistance is available?

The maximum level of assistance under ACOA's Business Development Program is 50% of eligible costs for start-ups, expansions, and modernizations; and 75% of eligible costs for activities such as studies, marketing/trade, innovation, training, and quality assurance.

ACOA's Account Managers and Development Officers will readily provide you with more details on the program.

Environmental assessment

As part of its project assessment process, ACOA requires that all projects conform with the environmental guidelines set out in the *Canadian Environmental Assessment Act*.

Let's talk!

Call or write the ACOA office nearest you to obtain further information on the Business Development Program (see back panel for list of ACOA offices). One of ACOA's Account Managers or Development officers will help you identify your project's needs in terms of professional advice and financing. You can also obtain business development information from a Canada Business Service Centre, a Community Business Development Centre, or your local industrial or economic development commission.